WHAT IS CLAIMED IS:

1.   An electronic vehicle loan approval system comprising:

an electronic vehicle loan application, wherein the application permits entry of loan data and first vehicle data from a vehicle dealership;

5   a credit score module comprising computer readable instructions to accept the loan data, process it in accordance with a predetermined credit score formula and provide a credit score for a consumer;

a qualification module comprising computer readable instructions to electronically submit said credit score to a plurality of banks and receive a list of

10   banks that approve the loan; and

an ordering module comprising computer readable instructions for ordering the list of loans based on their value to the vehicle dealership.

2.   The system of Claim 1, wherein the first vehicle data comprises the make, model, year and price of the automobile.

15   3.   The system of Claim 1, wherein the credit score module comprises instructions for retrieving a credit report on the consumer.

4.   The system of Claim 1, wherein the qualification module comprises a table of rules for approving loans.

5.   The system of Claim 1, wherein the qualification module comprises

20   instructions for retrieving automobile data from an automobile inventory database.

6.   The system of Claim 5, wherein the automobile inventory database comprises the make, model, year and price of a plurality of automobiles.

7.   The system of Claim 1, wherein the qualification module comprises instructions for determining whether the consumer qualifies through a second bank for a

25   second vehicle.

8.   A computerized method of determining the most advantageous loan application for a vehicle dealership, comprising:

determining a credit score of an electronic vehicle loan application for a first vehicle submitted by a vehicle dealership;

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comparing the credit score with a predetermined bank lending criteria to determine if the loan application meets the lending requirements of one or more banks;

submitting the loan application to the one or more banks if the lending criteria has been met;

receiving a denial of loan approval from the one or more banks, wherein responsive to said denial, a second vehicle is selected from an inventory of vehicles;

resubmitting the loan application for the second vehicle to the one or more banks; and

ordering the list of approved loans based on their revenue to the dealership.

9. The method of Claim 8, wherein the credit score is determined by electronically transmitting the loan application to a credit agency.

10. The method of Claim 8, wherein receiving the denial of the loan application comprises receiving a reason code that explains the rationale for the denial.

11. The method of Claim 8, wherein the inventory comprises a database of vehicles .

12. A system for approving a vehicle loan application, comprising:

means for determining a credit score of an electronic vehicle loan application for a first vehicle submitted by a vehicle dealership;

means for comparing the credit score with a predetermined bank lending criteria to determine if the loan application meets the lending requirements of one or more banks;

means for submitting the loan application to the one or more banks if the lending criteria has been met;

means for receiving a denial of loan approval from the one or more banks, wherein responsive to said denial, a second vehicle is selected from an inventory of vehicles;

means for resubmitting the loan application for the second vehicle to the one or more banks; and

means for ordering the list of approved loans based on their revenue to the dealership.

13.   The system of Claim 12, wherein the credit score is determined by electronically transmitting the loan application to a credit agency.

5   14.   The system of Claim 12, wherein the means for receiving the denial of the loan application comprises a reason code that explains the rationale for the denial.

15.   The system of Claim 12, wherein the inventory comprises a database of vehicles.

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